

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David E. DeLong
Victoria S. DeLong
Debtors

Case No. 20-00866-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 10, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David E. DeLong, Victoria S. DeLong, 157 North Franklin Street, Palmyra, PA 17078-1814
5309573	+ DRWT Finance Inc, d/b/a Jd Byrider, 701 E Main St, Palmyra, PA 17078-1911
5309575	Penn State Health, 500 University Drive, PO Box 850, Hershey, PA 17033-0850

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Nov 10 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Nov 10 2022 18:44:00	Specialized Loan Servicing, LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	^ MEBN	Nov 10 2022 18:37:08	US Bank Trust National Association, Not In Its Ind, PO Box 814609, Dallas, TX 75381-4609
5327228	EDI: ATLASACQU	Nov 10 2022 23:43:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5309574	+ Email/Text: BKRMailOPS@weltman.com	Nov 10 2022 18:44:00	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
5311706	Email/PDF: resurgentbknofications@resurgent.com	Nov 10 2022 18:44:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5310147	+ EDI: RECOVERYCORP.COM	Nov 10 2022 23:43:00	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5309576	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 10 2022 18:44:00	Specialized Loan Service LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5325228	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 10 2022 18:44:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5381821	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 10 2022 18:44:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5381822	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 10 2022 18:44:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5389077	^ MEBN	Nov 10 2022 18:37:08	US Bank Trust National Association, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, US Bank Trust National Association, c/o Fay Servicing, LLC 75381-4609
5389076	^ MEBN	Nov 10 2022 18:37:06	US Bank Trust National Association, c/o Fay

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5325843 EDI: AIS.COM

Nov 10 2022 23:43:00

Servicing, LLC, PO Box 814609, Dallas, TX
75381-4609

5309577 + Email/Text: bankruptcynotice@westlakefinancial.com

Nov 10 2022 18:44:00

Verizon, by American InfoSource as agent, PO
Box 4457, Houston, TX 77210-4457

Westlake Financial Services, 4751 Wilshire Blvd,
Los Angeles, CA 90010-3847

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
5327879	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Atlas Acquisitions LLC	bk@atlasacq.com
Brian C Nicholas	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust C/O Fay Servicing, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
John J Ferry, Jr	on behalf of Debtor 1 David E. DeLong jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
John J Ferry, Jr	on behalf of Debtor 2 Victoria S. DeLong jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
Kristen D Little	on behalf of Creditor Specialized Loan Servicing LLC kdlittleecf@gmail.com
United States Trustee	

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ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

David E. DeLong

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1674

EIN --

Debtor 2

Victoria S. DeLong

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1089

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00866-HWV

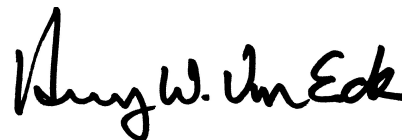
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David E. DeLong

Victoria S. DeLong

By the
court:11/10/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.